IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:

: Case No.: 23-12680

Jamar Leroy Henderson : Chapter 13

: Judge Patricia M. Mayer

Debtor(s) : *************

:

Ajax Mortgage Loan Trust 2021-B, By : Date and Time of Hearing

U.S. Bank National Association, As : Place of Hearing

Indenture Trustee : March 13, 2024 at 01:00 p.m.

Movant,

: U.S. Bankruptcy Court,

: 900 Market Street, Courtroom #1,

Jamar Leroy Henderson : Philadelphia, PA, 19107

Kenneth E. West

Respondents.

ORDER GRANTING MOTION FOR RELIEF FROM THE AUTOMATIC STAY ON FIRST MORTGAGE FOR REAL PROPERTY LOCATED AT 7254 NORTH 21ST STREET, CITY OF PHILADELPHIA, PA 19138

This matter came before the Court on the Motion for Relief from Stay (the "Motion") filed by Ajax Mortgage Loan Trust 2021-B, By U.S. Bank National Association, As Indenture Trustee ("Creditor") regarding the real property located at 7254 North 21st Street, City of Philadelphia, PA 19138.

Creditor has alleged that good cause for granting the Motion exists, and that Debtor, counsel for the Debtor, the Chapter 13 Trustee, and all other necessary parties were served with the Motion, and with notice of the hearing date on the Motion. No party filed a response or otherwise appeared in opposition to the Motion, or all responses have been withdrawn. For these reasons, it is appropriate to grant the relief requested.

IT IS, THEREFORE, ORDERED that the Motion is granted. The automatic stay imposed by § 362 of the Bankruptcy Code is terminated with respect to the Creditor, its

successors, and assigns and that the fourteen (14) day stay of the order imposed by Bankruptcy Rule 4001(a)(3) is waived.

Creditor is hereby permitted to take any and all actions necessary to accelerate the balance due on the Note, to foreclose the mortgage in accordance with state law, to apply the net proceeds to the obligation, and to otherwise exercise its contractual and state law rights as to the Property.

IT IS FURTHER ORDERED that the Chapter 13 Trustee shall discontinue all payments to Creditor on its claim under the Chapter 13 Plan filed by the Debtor(s). Should Creditor seek to file any unsecured deficiency claim, Creditor shall do so no later than 90 days after this Order is entered. If the Property has not been sold, the deficiency claim is to be estimated.

Date:	_
	Judge Patricia M. Mayer
	United States Bankruptcy Judge

SUBMITTED BY:

/s/ Adam B. Hall

Adam B. Hall (323867) Alyk L. Oflazian (312912) Manley Deas Kochalski LLC P.O. Box 165028

Columbus, OH 43216-5028 Telephone: 614-220-5611

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The case attorney for this file is Adam B. Hall.

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CC:

Adam B. Hall, Attorney for Creditor, Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028 (notified by ecf)

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov (notified by ecf)

KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107, ecfemails@ph13trustee.com (notified by ecf)

MICHAEL A. CIBIK, Attorney for Debtor, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102, help@cibiklaw.com (notified by ecf)

Jamar Leroy Henderson, Debtor, 5049 N 16th St, Philadelphia, PA 19141-2240 (notified by regular US Mail)

PHH Mortgage, Party of Interest, 3900 Capital Blvd, Lansing, MI 48906 (notified by regular US Mail)